

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John J. Allen, Jr.  
 Trina L. Allen  
 Debtors

Case No. 17-17254-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

db/jdb  
 tr +John J. Allen, Jr., Trina L. Allen, 140 Ashley Road, Phoenixville, PA 19460-4816  
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 14004020 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519  
 14004029 Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 14004036 +JPMorgan Chase Bank, National Assoc., Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 14004039 Phoenixville Hospital, PO Box 504060, St Louis, MO 63150-4060  
 14004038 Phoenixville Hospital, 140 Nutt Road, Phoenixville, PA 19460-3900  
 14004044 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 14004046 +Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street,  
 Phoenixville, PA 19460-3436

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: timwilfong@aol.com Nov 17 2017 01:51:22 TIMOTHY WILFONG,  
 Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460  
 smg E-mail/Text: bankruptcy@phila.gov Nov 17 2017 01:53:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2017 01:52:21  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2017 01:52:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Nov 17 2017 01:52:31 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14004017 EDI: GMACFS.COM Nov 17 2017 01:28:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 14004018 EDI: BANKAMER.COM Nov 17 2017 01:28:00 Bank Of America, PO Box 982234,  
 El Paso, TX 79998-2234  
 14004019 EDI: BANKAMER.COM Nov 17 2017 01:28:00 Bank of America, N.A., PO Box 5170,  
 Simi Valley, CA 93062-5170  
 14004021 EDI: CAPITALONE.COM Nov 17 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14004022 EDI: CAPITALONE.COM Nov 17 2017 01:28:00 Capital One Bank N.A., Attn: Bankruptcy Dept.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14004023 EDI: BL-BECKET.COM Nov 17 2017 01:28:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 14004024 EDI: CHASE.COM Nov 17 2017 01:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14004025 EDI: CITICORP.COM Nov 17 2017 01:28:00 Citibank Usa, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 14004026 EDI: WFNBNB.COM Nov 17 2017 01:28:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
 Columbus, Ohio 43218-2125  
 14004027 EDI: WFNBNB.COM Nov 17 2017 01:28:00 Comenity Capital Bank, Bankruptcy Department,  
 PO Box 183043, Columbus, Ohio 43218-3043  
 14004028 +E-mail/Text: bncmail@w-legal.com Nov 17 2017 01:52:38 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley PS, 2001 Western Ave., Ste 400,, Seattle, WA 98121-3132  
 14004030 EDI: DISCOVER.COM Nov 17 2017 01:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14004031 EDI: DISCOVER.COM Nov 17 2017 01:28:00 Discover Products, Inc., PO Box 3025,  
 New Albany, OH 43054-3025  
 14004032 E-mail/Text: bankruptcy.bnc@ditech.com Nov 17 2017 01:51:49 Ditech Financial LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 14004033 E-mail/Text: bankruptcy.bnc@ditech.com Nov 17 2017 01:51:49 Ditech Financial LLC,  
 fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
 14004035 +EDI: IRS.COM Nov 17 2017 01:28:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7317, Philadelphia, Pa 19101-7317  
 14004037 EDI: CBSKOHL.COM Nov 17 2017 01:28:00 Kohls, PO Box 3043, Milwaukee, WI 53201-3043  
 14004040 EDI: SEARS.COM Nov 17 2017 01:28:00 Sears Credit Cards, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 14004041 EDI: RMSC.COM Nov 17 2017 01:28:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 14004042 +EDI: RMSC.COM Nov 17 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 14004045 EDI: TDBANKNORTH.COM Nov 17 2017 01:28:00 Td Banknorth, PO Box 84037,  
 Columbus, GA 31908-4037  
 14004043 EDI: WTRRNBANK.COM Nov 17 2017 01:28:00 Target Card Services, PO Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 27

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14009109\* Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
14004034\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
TIMOTHY WILFONG on behalf of Joint Debtor Trina L. Allen timwilfong@aol.com,  
noticel776@gmail.com  
TIMOTHY WILFONG on behalf of Debtor John J. Allen, Jr. timwilfong@aol.com,  
noticel776@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>John J. Allen Jr.</b>	Social Security number or ITIN <b>xxx-xx-2501</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Trina L. Allen</b>	Social Security number or ITIN <b>xxx-xx-6392</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 10/25/17</b>
Case number:	<b>17-17254-jkf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	John J. Allen Jr.	Trina L. Allen
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	140 Ashley Road Phoenixville, PA 19460	140 Ashley Road Phoenixville, PA 19460
<b>4. Debtor's attorney</b> Name and address	TIMOTHY WILFONG Law Office of Timothy E Wilfong LLC 20 South Main Street Phoenixville, PA 19460	Contact phone 610 247 1249 Email: <a href="mailto:timwilfong@aol.com">timwilfong@aol.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 11/16/17

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.